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55 2/29/12 2:34:37  
DK W BK 676 PG 15  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

This document prepared by:  
Danny L. Crotwell, MSB# 7895  
5760 I-55 North, Suite 200  
Jackson, MS 39211  
601-977-9776

Return to:

*After recording, return to:*  
*Select Title & Escrow, LLC*  
*7145 Swinnea Road, Suite 1*  
*Southaven, MS 38671*  
*(662) 349-3930*

INDEXING INSTRUCTIONS: Lot 182, Section C, Lexington Crossing Subdivision, Section 2,  
Township 2 South, Range 6 West (Street Address - 10767 Wellington Drive, Olive Branch, MS  
38654) *PLAT BOOK 89, PAGE 47*

### SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of One Hundred and Fifteen Thousand Dollars (\$115,000.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged,

**THE BANK OF NEW YORK MELLON,**  
FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF  
THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-12, Grantor

Address: 2505 W Chandler Blvd.  
Chandler, AZ 85224

Telephone: 800-669-0102

does hereby sell, convey and specially warrant unto

**Deborah D. Smith and Jackie L. Smith, Grantees**

Address: 8035 Hwy 494, Little Rock, MS 39337  
Telephone: (601) 479-1561 ~~NA~~

as Joint Tenants with Full Rights of Survivorship and not as Tenants in Common, the following described property lying and being situated in DeSoto County, Mississippi, more particularly described as follows:

**Lot 182, Section C, Lexington Crossing Subdivision**, located in Section 2, Township 2 South, Range 6 West, DeSoto County, Mississippi as per Plat recorded in Plat Book 89, Page 47, in the Chancery Clerk's Office, DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This conveyance is subject to all easements, roadways, servitudes, restrictive covenants, zoning regulations and oil, gas and other mineral reservations, exceptions, conveyances and leases, of record, or obvious upon inspection of the subject property.

It is agreed and understood that property taxes for the current year have been prorated as of this date on an estimated basis. When said taxes are actually determined, if the proration as of this date is incorrect, Grantee, or his assigns, shall be solely responsible for the payment of any deficit. Real property taxes for the current year, and subsequent years, are liens, but are not yet due and payable.

**The Grantee(s), or purchaser(s), of the Property may not re-sell, record an additional conveyance Document, or otherwise transfer title to the Property within 60 days following Grantor's execution of this Deed.**

WITNESS THIS SIGNATURE this, the 22 day of February, 2012.

**THE BANK OF NEW YORK MELLON,  
FKA THE BANK OF NEW YORK AS TRUSTEE FOR  
THE CERTIFICATEHOLDERS OF THE CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES 2006-12;**

By BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING, LP,  
FKA COUNTRYWIDE HOME LOANS SERVICING, LP,  
ITS ATTORNEY-IN-FACT;

BY:

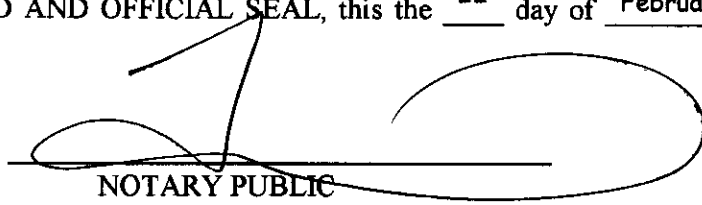
Name: Janet L. Helms; Asst Vice President

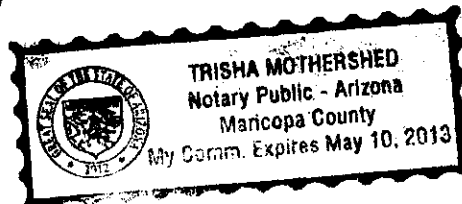
Title:

STATE OF azCOUNTY OF maricopa

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Janet L. Helms, who acknowledged to me that he/she is Asst Vice President of BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, Attorney-in-Fact for THE BANK OF NEW YORK MELLON, and that as such and for and on behalf of BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, acting in its capacity as Attorney-in-Fact for THE BANK OF NEW YORK MELLON, acting in its capacity as Trustee as described in the above and foregoing Special Warranty Deed, did execute, sign and deliver the above and foregoing instrument, on the date and for the purposes therein stated, being first duly authorized by each said Bank, so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 22 day of February, 2012.

  
 NOTARY PUBLIC  
 Trisha Mothershed

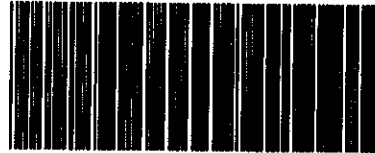




**RECORDER OF DEEDS**  
**MONTGOMERY COUNTY**  
*Nancy J. Becker*

One Montgomery Plaza  
 Swede and Airy Streets ~ Suite 303  
 P.O. Box 311 ~ Norristown, PA 19404  
 Office: (610) 278-3289 ~ Fax: (610) 278-3869

**POA BK 0238 PG 00078 to 00081**  
**INSTRUMENT # : 2011091017**  
**RECORDED DATE: 10/24/2011 03:34:28 PM**



2621327-00111

**MONTGOMERY COUNTY ROD**

**OFFICIAL RECORDING COVER PAGE**

Page 1 of 4

**Document Type:** Power of Attorney  
**Document Date:** 10/25/2006  
**Reference Info:**

**Transaction #:** 2550935 - 1 Doc(s)  
**Document Page Count:** 3  
**Operator Id:** gbrown

**RETURN TO:** (Mail)  
 SILK ABSTRACT CO 610-994-8600  
 1000 GERMANTOWN PIKE  
 SUITE J-4  
 PLYMOUTH MEETING, PA 19462

**PAID BY:**  
 SILK ABSTRACT CO 610-994-8600  
 1000 GERMANTOWN PIKE  
 SUITE J-4  
 PLYMOUTH MEETING, PA 19462

**\* PROPERTY DATA:**

Parcel ID #:  
 Address:  
 Municipality:  
 School District:

**\* ASSOCIATED DOCUMENT(S):**

**FEES / TAXES:**

Recording Fee: Power of Attorney \$18.50  
 Total: \$18.50

POA BK 0238 PG 00078 to 00081  
 Recorded Date: 10/24/2011 03:34:28 PM

I hereby CERTIFY that  
 this document is  
 recorded in the  
 Recorder of Deeds  
 Office in Montgomery  
 County, Pennsylvania.



*Nancy J. Becker*

Nancy J. Becker  
 Recorder of Deeds

**PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION.

Certification signature by Montgomery County Recorder of Deeds eCertify  
 <montcoecertify@recordfusion.com> - Validity Unknown



Validation may require Adobe "Windows Integration"

eCertified copy of recorded # 2011091017 (page 1 of 4)  
 Montgomery County Recorder of Deeds  
 Only valid with epm-signature on cover page



Prepared by:  
Countrywide Home Loans, Inc.  
400 Countrywide Way, SV-30M  
Simi Valley, CA 93065

RECORDERS OF DEEDS  
MONTGOMERY COUNTY

2011 OCT 24 PM 2:44

Return To:  
Silk Abstract Co.  
1000 Germantown Pike, Suite J-4  
Plymouth Meeting, PA 19462  
610-994-8600

Document Title

Power of Attorney

Grantor: THE BANK OF NEW YORK

Grantee: COUNTRYWIDE HOME LOANS  
SERVICING LP



After Recording Please Return to:  
Countrywide Home Loans, Inc.  
400 Countrywide Way, SV-30M  
Simi Valley, CA 93065



OFFICIAL SEAL

12/15/06  
L-4597 P-556

Washington Co., NY  
Lawrence Kestenbaum  
Clark Register

## POWER OF ATTORNEY

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined below) hereby constitutes and appoints Countrywide Home Loans Servicing LP and its authorized officers (collectively, "CHL Servicing") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL Servicing, CHL, and CWABS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

October 25th 2006

THE BANK OF NEW YORK, as Trustee

Witness: Maria Tokarz  
Maria Tokarz

Witness: Jonathan Conte  
Jonathan Conte

By:

Courtney A. Bartholomew  
Courtney A. Bartholomew  
Vice President

By:

Mauro Palladino  
Mauro Palladino  
Managing Director

SUBMITTED  
FOR RECORDING

DEC 15 2006

Washington County, NY  
Clark Register's Office

STATE OF: New York  
COUNTY OF: New York

On the 25th day of October, 2006, before me, Tiffany Barnes, a Notary Public in and for said, personally appeared Courtney A. Bartholomew, known to me to be as a Vice President, and Mauro Palladino, known to me to be a Managing Director, a New York banking corporation that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of said New York banking corporation and acknowledged to me that such New York banking corporation executed the within instrument.

IN WITNESS THEREOF, I have hereunto set my hand and affixed by official seal the day and year in this certificate first above written.

Notary Public

Tiffany Barnes  
TIFFANY BARNES  
NOTARY PUBLIC - STATE OF NEW YORK  
NO. 018A8134005  
QUALIFIED IN NEW YORK COUNTY  
COMMISSION EXPIRES SEPTEMBER 19, 2009

Page: 1 of 1

ACS-5763688-NIS-2006-1  
Lawrence Kestenbaum, Washington  
L-4597 P-556

eCertified copy of recorded # 2011091017 (page 3 of 4)  
Montgomery County Recorder of Deeds  
Only valid with epm-signature on cover page



## CLERK/REGISTER'S CERTIFICATE-CERTIFIED COPY

STATE OF MICHIGAN ) ss.  
COUNTY OF WASHTENAW )

I, LAWRENCE KESTENBAUM, CLERK/REGISTER OF SAID COUNTY OF WASHTENAW DO HEREBY CERTIFY that the foregoing is a true and exact copy of the original document as appears of record in my office.

In Testimony Whereof, I have hereunto set my hand and affixed the seal of said Office at Ann Arbor,

this 21st day of October, 2011.

LAWRENCE KESTENBAUM, Clerk/Register

By

Deputy Register

Terri Johnson

